

# ReferenceConnect Additional Publications

**Evolving from Sage®**, the ReferenceConnect information solution's **revolutionized search feature is optimized** to respond with more relevant content and the innovative navigation takes you to the right content quickly and efficiently. It also delivers a new level of information technology by allowing you the ability to select customized library modules for each department's specific needs and business focus.

## Commercial Lines Module Content

### Commercial Policy Forms & Manual Analysis

- Description and overview of policy forms Eligibility criteria
- Detailed coverage analysis
- Comparison to previous forms & policies
- Endorsements and their uses
- Discussion of important insurance topics
- Court Cases
- Commercial Lines ACORD Forms
- Quizzes, complete with answers

### Risk Analysis

- Business and Industry Profiles
- Exposure Analysis Checklists
- Risk Surveys
- Coverages and Forms Analysis
- Coverage Definitions
- Recommended Coverages

### Reference

- National Flood Insurance Program
- Zip Code Directory
- Dictionary
- Premium Audit Advisory Services (PAAS)—General Liability
- Premium Audit Advisory Services (PAAS)—Workers Compensation

## Sales & Marketing Module Content

### Form Letters

### Proposals

### 80/20 Producer Coaching

- Sales Strategy
- Sales Marketing
- Sales Process
- Sales Presentation and Closing
- Service Success
- Brochures & Presentations

### e-marketing

### Brochures & Presentations

### Building Business Letters

## Customized Library Modules

### Personal Lines Module Content

#### Personal Lines Forms & Guides

- Homeowners Coverage Guide
- Personal Auto Coverage Guide
- Personal Umbrella Coverage Guide
- Personal Coverages and Editors Letters
- Personal Lines ACORD Forms

#### Life & Financial Planning

- Tools & Techniques of Life Insurance Planning
- Field Guide to Financial Planning

#### Markets

- Available Personal Lines Markets
- Markets Personal Lines Websites

## Employee Benefits & HR Module Content

### Employee Benefits

- Benefits, COBRA, HIPAA, FMLA, HSA

### Human Resources

- Recruitment, hiring, termination, labor laws & compliance

### Tax and Financial Planning

- IRAs, 401(k), tax laws, regulations, forms

### Employee Safety (OSHA)

- Federal, state laws & regulations

#### **AM BEST — Loss Control Engineering**

AM Best's Loss Control Manual provides the information risk managers need to perform thorough on-site inspections and provide insight for underwriting decisions that affect a company's bottom line. The Manual contains hundreds of reports that offer detailed descriptions and inspection checklists for more than 500 classifications, making it an indispensable resource for mitigating risk and reducing loss.

#### **AM BEST — Underwriting Guide**

Provides detailed descriptions and exclusive Underwriter's Checklists for more than 570 commercial and industrial classifications. You'll quickly become familiar with every aspect of an industry and be able to evaluate exposure in all applicable lines of insurance—which is why Best's Underwriting Guide is the resource risk management professionals rely on to train new underwriters.

#### **California Workers Compensation — Basic Underwriting Manual**

#### **California Workers Compensation — Bulletins & Notices**

#### **California Workers Compensation — Classification Reference**

Developed to provide the user with an understanding of the operations contemplated by each Standard Classification contained in the California Workers Compensation Uniform Statistical Reporting Plan.

#### **California Workers Compensation — Experience Rating Plan**

General rules, Primary values of actual losses, expected loss rates and full covs D-ratios, "B" and "W" values, experience rating forms.

#### **California Workers Compensation — Forms Manual**

#### **California Workers Compensation — Large Risk Deductible Plan**

#### **California Workers Compensation — Retrospective Rating Plan**

#### **California Workers Compensation — Small Risk Deductible Plan**

#### **California Workers Compensation — Uniform Statistical Reporting Plan**

General provisions - rules, policy filing requirements, standard classes system, unit statistical report filings, general administrative procedures, misc. regulations, U.S. Longshore & Harbor Workers Compensation.

#### **Crittenden — Insurance Markets**

The source for news on commercial lines including worker's comp. Each issue is jam-packed with informed analysis and inside knowledge of hot markets, new carriers, program information and your competition.

#### **Crittenden — Medical Insurance News**

Keeps you updated on medical insurance coverages, including malpractice, professional liability, managed care and hospital coverages. informs you of significant legislative activity, personnel changes, company reorganizations, industry gossip and emerging market trends. Recent Placements, which is featured in each issue, features client names, limits, premium, and form and policy terms.

#### **Crittenden — Specialty Coverage Insider**

Filled with the latest news on hard-to-place accounts, specialty markets and surplus lines writers. This newsletter focuses on changes in coverages and carriers taking on new classes of business and expanding into additional states. It closely follows the actions of major non-admitted carriers.

#### **Delaware Compensation Rating Bureau**

Manual of rules, classifications, and rating values for Workers Compensation and for Employers Liability.

#### **Enwisen**

Enwisen's comprehensive regulatory information, provided by an exclusive partnership with BNA (Bureau of National Affairs), includes robust information on benefits administration, communications, employee services & fringe benefits, health & welfare benefits, pay systems, payroll administration, retirement & pension benefits, schedules & leave, wage & hour laws, model documents and state & federal law summaries.

#### **FAIA — Florida Association of Insurance Agents (Must be FAIA members)**

The FAIA currently publishes the following material on ReferenceConnect: Agents Catastrophe Guide, Agents Confidential Bulletin, Agents Education Bulletin, Membership Newsletters, Florida Tips.

#### **Griffin — Employment Practices Liability**

Specimen policy forms, updates and other material to keep current on employment practices liability and insurance. The EPL Book is the most comprehensive resource on the subject of employment practices liability and insurance.

#### **HIPAA Rx**

This publication is a "must have" for insurance agents wanting to provide comprehensive information to assist organizations who are integrating HIPAA regulations into their organization's day to day business process.

**Insurance Council of Texas (ICT)**

Texas Automobile Rules & Rating Manual, Texas Windstorm Insurance Association Manual, Texas Retrospective Rating Manual, Texas Personal Lines Manual & Residential Property Forms, Texas Automobile Insurance Plan Association, and Automobile Liability Experience Rating Plan Manual.

**International Research Services — Insurance Research Letter**

Brings global information home. The Insurance Research Letter provides a wealth of information on foreign insurance issues. Published monthly, the publication briefs notable topics on a global scale with editorial coverage ranging from worldwide events to country specific legislation and regulations, and includes special reports on current issues.

**Insurance Council of Texas (ICT)**

Texas Automobile Rules & Rating Manual, Texas Windstorm Insurance Association Manual, Texas Retrospective Rating Manual, Texas Personal Lines Manual & Residential Property Forms, Texas Automobile Insurance Plan Association, and Automobile Liability Experience Rating Plan Manual.

**International Research Services — Insurance Research Letter**

Brings global information home. The Insurance Research Letter provides a wealth of information on foreign insurance issues. Published monthly, the publication briefs notable topics on a global scale with editorial coverage ranging from worldwide events to country specific legislation and regulations, and includes special reports on current issues.

**IRMI — 101 Ways to Cut Business Insurance Costs Without Sacrificing Protection**

This “how to” guide was designed to help insurance buyers, and their agents and brokers do a better and quicker job of auditing their insurance programs to reduce insurance costs without giving up necessary protection.

**IRMI — Additional Insured Book**

Examines problems with standard endorsement forms, including those attempting to preclude coverage for completed operations; offers suggestions for modifying coverage to correspond with contractual risk transfers involving less than sole fault of the parties; critiques the good and potentially troublesome areas of a number of manuscript additional insured endorsements in use; and explains how certificates of insurance can be used in tandem with insurance policies to broaden or limit the extent to which coverage may apply to additional insureds.

**IRMI — Blueprint for Workers Comp Costs**

Whether you are seeking to overhaul your own workers compensation program or help a client fine-tune an already effective program, this publication gives you insight and solutions for controlling or even reducing workers compensation costs and premiums.

**IRMI — Captives and the Management of Risk**

Breaks down the complex topic of captives, revealing the types of risk that can be handled by captives, why captives can be effective as a risk management tool, tax and accounting considerations, how to determine if a captive is feasible, how to choose a domicile, and how to manage and operate a captive.

**IRMI — Captive Practices and Procedures**

This publication will help you understand the accepted practices and procedures that support a captive’s ability to achieve its mission and purpose.

**IRMI — Commercial Auto Insurance**

Your one-stop reference on state auto insurance laws and regulations as well as business auto, garage, truckers, and motor carrier insurance. The subscription comes with samples of all the ISO countrywide business auto, garage, truckers, and motor carrier forms (current editions and some past editions).

**IRMI — CGL Reporter**

Twelve prominent coverage litigation experts summarize the most important recent cases, from the appellate level or higher, in their respective areas of expertise. Whether the litigation focuses on additional insured or intellectual property issues, you have the insight of the nation’s best coverage attorneys at your fingertips. These members of the ABA’s Tort Trial & Insurance Practice Section (TIPS) not only summarize the cases but discuss the coverage implications as well. Published twice a year, CGL Reporter summarizes at least 200 leading-edge cases a year. ReferenceConnect subscriptions include all volumes since 1991, and Canadian Coverage Caselaw. Written by experienced, practicing Canadian coverage attorneys, Canadian Coverage Caselaw is the source for important Canadian insurance coverage court decisions. Complete with articles relating to the Canadian legal system and other relevant issues, this publication will help you keep up with what’s new and important in Canada.

**IRMI — Commercial Liability Insurance**

Commercial Liability Insurance is the most detailed reference available on commercial general liability, owners & contractors protective liability, liquor liability, products completed operations liability, railroad protective liability, pollution liability, and umbrella liability insurance. The subscription comes with samples of all the ISO countrywide CGL and employment practices forms (current editions and some past editions) and a selection of AAIS forms.

**IRMI — Commercial Property Insurance**

This unique manual helps agents/brokers, underwriters, adjusters, and risk managers work with all lines of commercial property, inland marine, and crime insurance. It provides line-by-line interpretations of the most commonly used ISO commercial property, crime, and boiler and machinery forms, and it also gives practical advice for using nonstandard and manuscript forms. Included are detailed discussions of difference-in-conditions (DIC), BOP, builders risk, flood, earthquake, jewelers bock, fine arts, EDP, financial institution bonds, and practically any other type of property insurance for a commercial account. You won't find more complete, detailed, or authoritative information on property and related lines of insurance from any other source.

**IRMI — Construction Risk Management**

The most detailed work ever done on the subject of construction insurance, bonding, and risk management. It provides you with a better understanding of construction loss exposures and applicable coverage, enables you to provide practical feedback on contract insurance and indemnity requirements/provisions, and helps you control insurance costs and properly structure a more comprehensive risk management and insurance program.

**IRMI — Contractual Risk Transfer**

This one-of-a-kind reference publication is used for drafting rock solid risk transfer insurance provisions in all types of contracts (e.g. construction, leases, purchase orders, oil and gas). It also explains how to properly insure transferred exposures.

**IRMI — D&O Maps**

Provides a comprehensive view of available directors and officers liability (D&O) policies by company and category. It is the most authoritative service providing information on a company-by-company basis.

**IRMI — Personal Risk Management Insurance**

Your source to answers and competitive strategies for homeowners, personal auto, and numerous other personal lines insurance policies. This practitioner's reference annotates the latest policies and all of the countrywide endorsements. Real-life claims and loss examples are used throughout to help you fully understand coverage intent and loss ramifications.

**IRMI — Pollution Coverage Issues**

This publication will save you untold hours scouring treatises, law review articles, and case law to determine the coverage issues relevant to your pollution coverage question or dispute. This powerful reference gives you every published state and federal appellate court decision forming the current judicial interpretation of commonly litigated issues involving general liability coverage of pollution claims.

**IRMI — Practical Risk Management**

Since 1974, Practical Risk Management has been one of the world's most widely used risk management references. Known in the industry as "The Green Book," this two-volume reference manual covers all aspects of risk management including: Administrative Activities, Risk Finance & Self-Insurance, Loss Control/Claims Management, Legal & Political Aspects, Property Risks & Insurance, Liability Risks & Insurance, Resources.

**IRMI — Professional Liability Insurance**

Professional Liability Insurance provides insight into the exposures and needed coverages that most people miss. With its market directory, easy-to-read policy analyses, and policy comparisons, you will be able to quickly scan available markets, determine which policies are best, and work as a team (agent/underwriter/risk manager) at designing the broadest coverage for a given firm. Professional Liability Insurance gives you the power to write more coverage (if you are a producer), respond to your top producers' needs (if you are an underwriter), and protect your corporate officers and staff professionals (if you are a risk manager). This reference is so complete, its information is used in the textbooks for the Registered Professional Liability Underwriter (RPLU) curriculum sponsored by the Professional Liability Underwriting Society (PLUS)!

**IRMI — Risk Financing**

This easy-to-use-and-understand reference explaining the various funding options for your organization's liability and workers compensation risks. It gives you cutting-edge analyses and explanations of traditional insurance rating plans and alternative market options, including experience rating, dividend plans, retrospective rating, deductible plans, self-insurance, pooling arrangements, risk retention groups, captive insurance, fronting, reinsurance, and risk securitization. It also provides details on loss forecasting techniques and on understanding actuarial analyses.

**IRMI — Workers Comp**

This powerful reference tool will help you analyze exposures, determine the policy forms needed to provide the level of protection your firm or your customers need, interpret each state's act, place coverage in the residual marketplace or in a monopolistic state fund, and develop effective cost containment programs.

**IRMI — Captive Insurance Company Reports**

Provides comprehensive reports and comparisons of new and existing captive domiciles and on reinsurance and fronting conditions and their effects on captives. You will also receive summaries of the proceedings from many conferences, assessments of the latest tax legislation, and the results of recent court cases. CICR's annual review issue, "Captive Scene Today," provides a definitive summary of the growth and the latest trends in this sector of the ART market.

### **IRMI — Employment Practices Liability Consultant**

Because it addresses the legal, regulatory, human resources, and insurance issues in one easy-to-read periodical, the quarterly Employment Practices Liability Consultant (EPLiC) provides the tools you need to develop leading-edge risk management and insurance solutions for these daunting loss exposures.

### **IRMI — The Risk Report**

The monthly The Risk Report has been helping risk and insurance professionals in both of these areas with analysis and interpretation of the latest innovations in insurance coverage and discussions of risk management best practices. A subscription to The Risk Report brings you an in-depth and well-written report on an important risk management or commercial lines insurance topic each month. The president of IRMI is the managing editor. He identifies the important topics to treat, hand-picks leading industry experts to write definitive articles on these topics, and then works with each author to assure that he or she clearly communicates the information you need. Includes access to more than 225 reports, indexed by topic.

### **IRMI — Design-Build Risk and Insurance**

Design-build construction is very popular, even with the new risks it creates. In addition to taking on greater design liability, contractors who act as design-builders must be on top of issues such as performance guarantees, licensing requirements, ownership of design documents, indemnification, and a variety of other potential risks. Failure to recognize and plan for these risks can be devastating to you or your client. This updated second edition gives you the expertise and insights of 13 construction, insurance, and legal professionals in one handy, well-organized guide.

### **IRMI — Exposure Survey Questionnaire**

Identifying risks is the most important step in risk management, and a crucial area of responsibility for the insurance buyer, agent, broker, or consultant. Exposure Survey Questionnaire contains more than 500 key questions in a step-by-step format to help you thoroughly identify major risks for any organization through interviews with management and operating personnel. It is designed to be both comprehensive and user-friendly.

### **IRMI — Glossary of Insurance and Risk Management Terms**

Your personal interpreter of 2,800 key insurance and risk management terms. The terms are written in plain English with a focus on practical application. This best-seller from IRMI gives you quick answers to questions involving unfamiliar terminology used in insurance specifications and proposals, risk management reports, and other written documents you receive. It also can help you write more effective reports to management by explaining the subtleties behind the jargon. Your support personnel will find it useful as both a practical manual and a training guide. In addition to defining 2,800 terms, the IRMI Glossary cross references to specific sections in your IRMI manuals, provides directory of important organizations and regulatory offices, contains a unique glossary of more than 860 frequently used abbreviations and acronyms.

### **IRMI — Guidelines for Insurance Specifications**

Contains model specifications for 24 commonly purchased types of commercial lines insurance—you also receive a link to electronic Word files for this publication. This allows risk managers, agents, brokers, and consultants to prepare comprehensive and effective insurance specifications by customizing the model specifications on a word processor. Guidelines for Insurance Specifications allows users to quickly create a set of specifications tailored to fit the needs of virtually any organization when bidding commercial property and liability insurance programs. This 376-page guide explains how to properly bid insurance programs—clearly communicating the insured's coverage requirements.

### **IRMI — Insurance Checklists**

Assists insurance buyers, risk managers, agents, consultants, and brokers in developing insurance programs to respond to the unique loss exposures of any business or client. Structured with three main divisions: property, liability, and personal lines, the manual contains detailed coverage checklists for 58 common commercial and personal lines types.

### **IRMI — Insurance for Defective Construction**

Commercial General Liability ("CGL") insurance claims involving defective workmanship are complex and expensive. They involve a complex scheme of coverage, from the insuring agreement, through the definitions, particularly "occurrence" and "property damage," and finally the "business risk" exclusions. This book saves you time and money because the author has analyzed the latest legal trends, approaches and theories in this area. The author, a practicing attorney, includes an explanation of the drafting history behind the provisions governing the CGL policy's coverage for construction defect claims and carefully analyzes and comments on the cases that have interpreted them. Use this book to give you a leg up on coverage for defective construction and don't leave money on the table.

### **IRMI — The Wrap-Up Guide**

The most comprehensive information source available on OCIPs and CCIPs. It discusses the essentials of a feasibility study, coverage approaches, contract provisions, CIP documentation, and administration.

### **IRMI — THE MCS-90 Book**

This new IRMI book will open your eyes to the many potential pitfalls, coverage traps, underwriting concerns, and claims issues lying under the surface of this seemingly innocuous endorsement.

### **ISO — Insurance Services Office**

Publications currently available on ReferenceConnect for participating ISO insurers and their agents, claims adjusters and premium auditors: Countrywide and state-specific line of business manuals for personal and commercial lines, Forms portfolio including more than 10,000 current and historical editions of forms Classification tables - includes both original ISO tables and ReferenceConnect's Class Table Plus that is enriched with links (based on your subscription) to PAAS Classification Guides, NAICS, NCCI's Scopes, Best's Underwriting Guide and Best's Loss Control Engineering Manual, Auto symbols, Experience and schedule rating plans, Retrospective rating plans, Statistical plans for personal and commercial lines. In total, the ReferenceConnect library includes more than 170,000 ISO documents representing current manuals and forms plus historical editions of both manuals and forms going back at least six years.

### **ISO — Commercial Inland Marine Handbook**

ISO's Inland Marine Handbook gives you forms, endorsements, declarations, and policy writing instructions for the 12 classes that make up approximately 80% of commercial inland marine non-filed premium volume. Each section of the handbook includes instructions for preparing policies and ranges of loss costs as well as general underwriting considerations and loss-control recommendations. And since that coverage forms are compatible with the forms for other lines of business, the handbook also benefits those who write package policies.

### **National Underwriter — Businessowners Policy Coverage Guide**

This quick reference for your client's coverage questions is completely up-to-speed following the 2002 edition of the ISO businessowners form. It provides you the detailed information you need to grasp the new expanded eligibility and coverage enhanced viewpoints. BOP wasn't just updated! This new edition also includes, a detailed chart of how the provisions in the 2002 form broaden, narrow, or clarify coverage in the 1997 form, a new section that discusses terrorism endorsements and points out what is and isn't covered, details on how to broaden and tailor coverage to a particular situation, specifics on eligibility, rules and regulations of BOP coverage, and an annotated policy format that makes it simple for you to get the information quickly and pass it on to your clients without an interpreter.

### **National Underwriter — Business Auto Coverage Guide**

This guide helps you interpret the standard policy most often used to insure commercial automobile risks and provides all the answers you'll need. Policy provisions related to everyday, practical use in the intricacies of Business Auto Policy expressed in business-use language.

### **National Underwriter — The Business Interruption Book: Coverage, Claims, and Recovery**

The authoritative source for information on business interruption issues: establishing values before the loss, adjusting claim issues, establishing proof of loss after the fact, handling frequently litigated issues and understanding pertinent coverage forms. Concentrates on real-life business interruption situations giving readers practical applications to use in the field, zeroes in on three most important Business Interruption aspects: setting values, proving loss, and typical areas of dispute and provides tools needed to negotiate a loss.

### **National Underwriter — Cancellation & Non-Renewal**

Helps agents and underwriters determine how a policy may be legally terminated by insurers.

### **National Underwriter — Circular Tracker**

The Circular Tracker is a reporting service developed by the editorial staff of The National Underwriter Company's FC&S Bulletins which reports daily on the circulars issued by Insurance Services Office (ISO). These brief summaries allow users to keep current with the revisions to ISO-supported lines of insurance. The circular summaries may be searched (i.e. by circular number, state, or circular title), or the circulars may be selected by date. Each entry contains a brief synopsis of the important points found in the circular, the effective date and the states affected.

### **National Underwriter — Commercial General Liability**

Analyzes the 1986, 1990, 1992, 1993, and 1996 versions of the ISO CGL coverage forms. It also describes the changes that were filed in 35 states plus the District of Columbia in 1995.

## **Commercial Lines**

### **Target Market Series: Auto Dealerships**

A valuable asset to insurance and risk management professionals who are looking for exposure, risk management, and insurance information that is focused solely on auto dealerships.

### **Target Market Series: Contractors**

Market-specific insurance and risk control information on Contractors. Includes information such as:

- Industry background
- Market profile and key industry groups
- Underwriting concerns
- Coverage considerations
- Industry classification codes
- Applicable endorsements
- Glossary of common industry terms
- Risk control considerations
- Coverage checklists
- Common policy provisions
- 75 page safety guide

**Target Market Series: Restaurants**

Target Market Series: Restaurants is a valuable asset to insurance and risk management professionals who are looking for exposure, risk management, and insurance information that is focused solely on the restaurant industry. Includes information such as :

- Industry background
- Market profile and key industry groups
- Underwriting concerns
- Coverage considerations
- Industry classification codes
- Applicable endorsements
- Glossary of common industry terms
- Risk control considerations
- Coverage checklists
- Common policy provisions

**Target Market Series: Truckers**

Market-specific insurance and risk control information on Truckers. Includes information such as :

- Industry background
- Market profile and key industry groups
- Underwriting concerns
- Coverage considerations
- Industry classification codes
- Applicable endorsements
- Glossary of common industry terms
- Risk control considerations
- Coverage checklists
- Common policy provisions

**National Underwriter — Commercial Property Guide**

Provides P&C professionals with a guide to steer them through the policies that make up ISO's Commercial Property Program. This is accomplished by combining an easy-to read format with liberal use of practical applications. With the Building and Personal Property Coverage Form as the cornerstone of the book.

**National Underwriter — Cyber Liability**

Discusses the main risks of the electronic world, the inadequacy of traditional first- and third-party insurance policies to meet these risks, and many of the e-coverage forms that insurers have offered to address the risks. Predominant areas of risk covered are those of information technology consultants and service providers, intellectual property infringement, Internet media and e-publishers, and e-commerce. Also discussed are the broker's role, underwriting considerations, and the application process.

**National Underwriter — Directors & Officers Liability Guide**

The stakes are high. Directors & Officers liability is a topic of which insurance professionals, risk managers, business owners, and executives must be well-informed. The focus of Directors & Officers Liability is on D&O liability, the nature of the exposure, common D&O claims, risk management, and insurance coverage.

**National Underwriter — Directors & Officers Book**

This specialized resource provides in depth analysis of directors and officers liability exposures, available insurance coverage and risk management treatments. FC&S D&O contains discussions of exposures ranging from business management practices to Sarbanes-Oxley, as well as D&O liability policy wording and more than 130 D&O policy forms and specimen insurance company policy forms.

**National Underwriter — e-Risk: Liabilities in a Wired World**

Don't let your e-business clients get caught in the web. Answer your clients' questions about the risks and liabilities of e-business with this handy guide. e-risk features seven leading industry experts who address the answers and the most important concerns of electronic risk, including: Exposures to risk, Global ramifications, Emerging and traditional liabilities, Intellectual property and personal injury exposures, Security, international and external, Privacy, Business interruption, Physical property exposures, Service provider reliability, Jurisdictional issues

**National Underwriter — Employment Practices Liability**

Insurance professionals, businessowners, and human resource managers have a practical guide to understanding the increasingly important area of employee claims and the insurance coverages to protect against them. It addresses the claims an employee can bring, risk management techniques to avoid or lessen the potentiality of a claim, and the insurance available to cover those claims.

**National Underwriter — FC&S Bulletins**

All five volumes including Personal Lines, Casualty & Surety, Fire & Marine, Companies & Coverages and Guide to Policies.

### **National Underwriter — FC&S Field Guide**

Provides practical information and tools, making a perfect quick reference for every day use. Whether the need is answering a client's question about the relative safety or theft ratings of a car the insured is considering purchasing; reviewing a client's coverages and determining his or her needs; looking up a state insurance department address; searching for information on licensing, countersigning, continuing education requirements; or industry meeting schedules, the information is in the Field Guide.

### **National Underwriter — Homeowners Coverage Guide**

For most people, a home is their biggest investment, and protecting it correctly is one of the most important decisions you, as an insurance professional, will help them make. You need to understand what is (and what isn't) covered. Included in this guide's extensive information: Explanation of HO-3, the most commonly used policy, other homeowners coverages, such as HO-8 and HO-2, common endorsements, including those for the increasingly common home business, how to use client needs assessment to prepare the appropriate homeowners program, today's hot topics, such as collapse coverage, business pursuits, replacement cost and the intention acts exclusion and its application to unintended results, sexual molestation, and more, emphasis on ISO and AAIS forms, specimen copies of relevant forms, checklists, frequently asked questions, and details on specialty coverages that help you custom tailor the policy for each client.

### **National Underwriter — Licensing & Surplus Lines Laws**

All approved surplus lines companies listed by state or U.S. territory and the most current fees, pre-licensing and CE requirements. Also, includes information on: Updated licensing procedures that conform with the Graham-Leach-Bliley Act, Policy countersigning requirements, Surplus lines laws and more!

### **National Underwriter — Personal Auto Coverage Guide**

Explanation of the ISO Form, the major coverages, including Liability, Non owned, and Medical Payments, the most common endorsements, including those for misc. types of vehicles, No-Fault coverage and Uninsured Motorist coverage, specimen copies of the Personal Auto Policy and commonly used endorsements, how personal auto rates are determined.

### **National Underwriter — Personal Umbrella Coverage Guide**

"Drop Down"? "Following Form"? "Excess"? If you don't know the meaning of these terms, you need this guide to help you understand this important tool in the personal lines arsenal. Your clients need umbrella coverage; your competitors will happily sell it to them - and replace your homeowners and auto coverage along the way. The Personal Umbrella Coverage Guide will teach you the basics of how umbrella policies work and interact with underlying homeowners and auto insurance, so that you can advise your clients and build your personal lines book of business.

### **National Underwriter — Problem Issues in CGL**

Solve general liability exposures and issues before they become problems with this great new guide. Problem Issues in CGL brings these issues into focus and explains the problems that can arise when interpreting this crucial insurance coverage. This in-depth guide addresses common CGL problems, such as: advertising injury, business risk exclusions, additional insureds/contractual liability, and occurrence issues.

### **National Underwriter — Sales & Marketing**

#### **Consultative Brokerage**

Consultative Brokerage®: A Value Strategy is based on real life production success and client retention. Practical, workable, and highly profitable techniques make this book a must have for any producer, sales manager, seasoned broker, or insurance company professional.

#### **The Wedge**

The Wedge offers a powerful, proven technique to distinguish you from the incumbent agent and help you win new business. You will dramatically increase your "win ratio" and add satisfied clients to your book of business by researching a potential client, building rapport, and discovering the client's inner dissatisfaction in the current relationship.

- Learn Why Traditional Selling Doesn't Work
- Learn What You Need To Know To Win – Rapport, Discovery, Differentiation
- The Six Steps of The Wedge
- Wedge Scripting Aids

### **National Underwriter — Umbrella Book**

This expert reference presents a summary of the coverages afforded by an umbrella policy, describes how an umbrella policy functions and offers a checklist for underwriting an umbrella policy. Umbrella policy terms are made clear through concise discussions and focused analysis. Coverage analysis of the ISO and AAIS umbrella forms is provided in addition to an overview of the underlying coverages required by umbrella insurers. Comparison worksheets allow you to compare coverage features of various umbrella policies quickly and easily.

### **National Underwriter — Workers Compensation Coverage Guide**

Provides a complete examination of this coverage area. It begins with an in-depth description and explanation of how the coverage works: exclusions, limits of liability, state insurance and how it applies, endorsements, policy wording, etc. Further, it provides comprehensive information on setting up and monitoring Workers Compensation programs: premiums, experience modifiers, financial plans and more. This valuable guide has more than 200 pages of forms and information.

### **NCCI — Basic Manual**

This publication contains all the rules, classifications, and state- specific exceptions for writing workers compensation insurance in the voluntary markets as well as the state assigned risk plans, rates and state special deviations from the voluntary market rules and rating plans.

**NCCI — Classification & Statistical Code Manual**

This manual lists all current and discontinued NCCI classification and statistical codes in numerical sequence as well as by schedule and group number. Accurate and comprehensive, it divides the classification into general industry divisions and details code purpose, phraseology, status, schedule and group for all applications by state to make classification decisions easier.

**NCCI — Experience Rating Manual**

Contains the rules that govern the operation and administration of the Experience Rating Plan. It helps you calculate your own test mods and preliminary mods. Provides the formula and the rating values underlying the experience rating calculation, including expected loss ratios (ELRs), discount ratios (D ratios), and weighting and ballast values. It covers premium eligibility, ownership changes, employee leasing arrangements, loss limitation provisions, and more.

**NCCI — Forms Portfolio**

A benchmark guide on standard and advisory approved policy forms and related rules. Includes samples of all endorsements for federal maritime and other coverages and exclusions as well as premium, retro premium, and all state special endorsements.

**NCCI — Retrospective Rating Plan**

Helps you accurately write large deductible and retro policies. Contains excess loss factors (ELFs) for each loss limit needed to calculate the policy.

**NCCI — Scopes Manual**

This reference gives expanded descriptions of NCCI's Basic Manual classifications including state-specific and national workers compensation classification definitions. Instant access to scopes, phraseologies, and cross-reference is available at your fingertips.

**NCCI — Statistical Plan**

This industry standard for unit statistical reporting guidelines helps you understand reporting requirements for all NCCI states. Detailed reporting instructions for each data element in the unit report expanded (URE) format (as well as pre-URE) are provided. Separate manuals for MI, NY, and VA are also available.

**New Jersey — Workers Compensation & Rating Bureau****New York — Workers Compensation & Rating Bureau****Oden — State Rules and Regulations**

Countersigning, non-renewal, and cancellation laws for all 50 states. Surplus lines licenses and premium tax, Insurance Commissioners office personnel, Auto Insurance verification form/proof of coverage, Uninsured motorist personal injury protection summary & Statutes, Motor carrier Insurance & filing requirements — intrastate & Federal Approved Non-admitted companies, Workers comp. Self insurance requirements, United States longshore & Harbor workers act — self insurance, Assigned risk auto insurance information, Workers comp assigned risk plans/state fund, Joint underwriting authority/fair plans/market assistance plans and Auto self insurance requirements.

**PAAS — Bulletins**

Bulletins contain Board and Bureau Bulletins and Educational Bulletins covering topics from 1984 to present.

**PAAS Audit, Rate, & State Exceptions Reference Cards**

To help premium auditors and reviewers in their day-to-day work, PAAS reference cards summarize important information state by state. Updated quarterly, available information includes an audit information summary, summary of outstanding rate changes, and state exception reference cards.

**PAAS — Just the FAQs**

This is a useful compilation of questions and answers from the PAAS consultation service provided to carriers. PAAS receives more than 3,000 technical consultations each year. As a result of those questions, PAAS has compiled a group of the most frequently added FAQs.

**PAAS — Industry Classification Guide Booklets**

Currently there are 3 publications available - Contractors-Executive Supervisor, Basis of Premium and Exception/Executive Officers.

**PAAS — Training Manuals**

These three comprehensive training manuals are designed for the beginning CSR, reviewer, processor, underwriting, and agent or for those who need a refresher course in workers compensation, general liability, and commercial automobile. The user will learn about classification procedures, rating techniques, application of manual rules, and policy forms and coverages.

**PCRB — Pennsylvania Compensation Rating Bureau**

Pennsylvania Manual of Rules, Classification and rating values for Workers Compensation and for Employers Liability Insurance. MGA's call for pricing.

**Risk Retention Reporter — Risk Retention Reporter**

This publication includes comprehensive coverage of industry news, risk retention "Monthly Roundup", forum for industry experts, profile of RRGs, PGs & other entities and special reports and surveys.

**Risk Retention Reporter — RRR's Special Reports on Demand**

This publication includes a listing of risk retention groups, a state-by-state survey of risk retention regulation, a guide to the 1986 Risk Retention Act, a listing of purchasing groups, and a state-by-state survey of purchasing group regulation.

**Rough Notes — Bonding Titles Package*****When a Handshake Isn't Enough — Understanding Surety Bonds***

This new book by Richard Lewis looks at both the large and the small surety bonds, providing guidance on how they operate, are underwritten and priced. Written by a surety expert in terms a novice can understand.

***Trust and Dishonesty — ISO Crime Coverages and SAA Financial Institution Bonds***

The ISO Crime Coverages and the SAA Financial Institution Bonds provide protection for the loss of money, securities and property due to many types of criminal activity. This book explores the forms and analyzes the coverages offered. It also explores the underwriting and rating while providing some guidance on prevention. While all of the ISO Crime and SAA Financial Institution Forms are reviewed, a particular emphasis is placed on Employee Theft coverages.

***Contractor's Financial Statement — Accounting, Analysis, and Underwriting***

This book, authored by Richard Lewis, introduces basic construction accounting and analytical disciplines. Geared specifically for the bond underwriter or agent who specializes in large contractors, it contains a case study that is evaluated step by step.

**Sircon**

The Sircon licensing content provides an online reference for staying up to date on state insurance regulatory changes. Basically, this content delivers greater peace of mind. Users gain confidence in their ability to take fast, proper – and profitable – action when state insurance regulations change.

**Standard Publishing — CSR Advisor**

Monthly continuing education service that provides customer service representatives with practical information to help them increase sales, improve customer relations, build technical knowledge of key coverages and endorsements, and manage daily activities more effectively.

**Standard Publishing — John Liner Letter**

Each issue focuses on one or more areas of insurance, explains common exclusions that can and should be deleted, tells how to get broad coverage at the lowest possible cost, and explains alternatives that reduce insurance costs.

**Standard Publishing — Policies Review**

Written for the agent, broker, or risk manager who has to stay on top of all of the options available in today's markets, Policies in Review gives you the hard-to-get information on policies that can make a difference in any insurance program. Each review brings you the principal features and significant exclusions of every policy, as well as eligible risks, application requirements, deductibles, and limits. In addition, every review offers an evaluation in which our editors give their opinions of the strengths and weaknesses of the policy.

**Standard Publishing — Risk Management & Insurance Audit Techniques**

The most complete and accurate guide to coverages, rating plans, risk management, and alternatives to insurance on the market today. This service is designed to help you analyze and manage corporate risk management programs efficiently.

**Standard Publishing — Work Compensation Outlook**

The first monthly service devoted exclusively to providing practical solutions to today's toughest workers compensation problems. This service is invaluable for any manager who wants to cut workers compensation costs while maintaining a high-quality program in today's uncertain market.

**Standard Publishing — Workers Compensation**

Contains all the information you need to structure and maintain an effective workers compensation program. This encyclopedia takes you through exposures, a comprehensive analysis of coverages, explanations of alternatives, and a step-by-step rating guide. It also includes a special section detailing the workers compensation laws in all 50 states.

**TAAR — The Automated Agency Report**

Addresses important agency automation topics, sorts out key independent distribution system issues and helps agency personnel become more productive. Current issue plus nine years of archived issues are provided.

**Texas Workers Compensation Manuals**

For more details and pricing please contact your Vertafore representative by phone at 800.444.4813 or email at [information@vertafore.com](mailto:information@vertafore.com).

Vertafore is the leading provider of software, services and information to the insurance distribution channel, including independent agents, brokers, MGAs, carriers and reinsurers. Vertafore leverages a unique industry presence to deliver meaningful solutions—powerful technology, critical information and robust insights to help organizations effectively respond to business challenges and capture new opportunities. Vertafore solutions are helping more than 17,000 customers and 500,000 end users gain a competitive advantage to accelerate their business performance.

